

## BANK DEPOSITS SHOW DECREASE

RURAL INSTITUTIONS SHOW A LOSS OF \$13,000.00 IN SEVEN MONTHS ENDING JUNE 30.

### LOANS TO FARMERS GROW

One Explanation Is That the Drouth of 1913 Forced Ruralites to Spend Their Accumulated Money to Buy Feed for Live Stock.

Jefferson City. Savings and individual deposits in state banks and trust companies in Missouri outside of St. Louis, Kansas City and St. Joseph slumped \$12,697,765.67 between Nov. 21, 1912, and June 30, 1913. This is indicated by a comparison between reports of State Bank Commissioner Mitchell for Nov. 21 and June 30.

During the same period the loans by the banks and trust companies covering the territory outside of the three large cities increased \$2,951,675.61.

The explanation offered here for the heavy decrease in deposits and the increase in loans is that the disastrous drouth of 1913 compelled the farmers to spend their accumulated money and to borrow money for the purchase of feed for their stock.

Whatever the cause, there is a big decrease in individual and savings deposits in the country banks and trust companies and a rather heavy increase in the volume of loans by the state banks and trust companies.

On Nov. 21, 1912, the combined savings and individual deposits in all state banks and trust companies of Missouri were \$295,480,313.94, while on June 30 the total amounted to \$291,098,037.44, a decrease of \$4,382,276.50. In the same period the loans increased \$4,582,276.50 for the entire state.

The bank commissioner's reports reveal these facts:

Banks in the country, outside of St. Louis, Kansas City and St. Joseph, have increased their volume of loans.

There is a heavy decrease in the amount of all deposits and particularly individual and savings deposits.

That when all state banks and trust companies of Missouri are considered together there is a decrease in deposits and an increase in loans.

### Asks Receiver for Prison Plant.

Dissatisfied with the management of the affairs of the Sullivan Saddle-tree company, a penitentiary plant, of which J. M. Hays of St. Louis is president, Henry Ruwart of Jefferson City, a stockholder, has filed a petition in the circuit court of Cole county, asking for the appointment of a receiver. Ruwart wants the court to compel H. H. Mare, vice-president, and Paul Shallenberger, treasurer, to refund \$10,000, which he alleges each has received in salaries in the last two years. These salaries, he contends, were excessive.

The petition alleges that Hays and the board loaned money of the company to finance saddle-tree plants at Omaha, Neb., Madison, Ind., Fulton, Ky., Jeffersonville, Ind., and Pueblo, Colo.

This, Ruwart alleges, was a plan of Hays to stifle competition in the manufacture and sale of saddle-trees.

The Sullivan Saddle-tree company was organized in 1900 and its output is said to be larger than that of any other similar concern in the world. It employs about 300 convicts every work day in the year.

The dividends paid by the company since its organization amount to \$800,000.

The company was organized by the late John S. Sullivan. Hays came into charge of the company's management about three years ago. He owns 83 shares of its stock.

The remainder is owned as follows: Mare, 5 shares; Shallenberger, 1; Harrison Hoover, 1; and Henry Ruwart, 10.

### Sues to Test Tax.

Injunction proceedings were instituted in the Cole county circuit court before Judge John G. Slate by Frederick W. Lehmann on behalf of the Bankers' Life Insurance company of Des Moines, Ia., to test the right of State Superintendent of Insurance Charles G. Revelle to collect the 2 per cent tax on the gross amount of business done by the company in Missouri in 1913.

### \$2,000,000 Suit Continued.

By agreement of all parties Judge John G. Slate in the Cole county circuit court has continued until the September term the \$2,000,000 overcharge suit against the Missouri Pacific Railroad company instituted by Attorney-General Barker.

### Appraiser's Fees Too High.

John P. Gordon, state auditor, who is objecting to the size of the fees allowed by the probate court of St. Louis to men who appraise estates subject to the collateral inheritance tax, has written a letter complaining that some estates have suffered from excessive fees.

### Twelve Paroles Granted.

Twelve paroles were granted and one was revoked by Gov. Major on recommendation of the board of pardons and paroles.

### Grain Dealers Organize.

The Missouri Grain Dealers' association was organized in Sedalia, the new organization absorbing the Southwestern Grain Dealers' association. The officers of the old body were made the temporary officers of the new.

The bureau of statistics has made arrangements with the Mothers' Club of Springfield to furnish them with the names of the mothers of all new babies, with a view to aiding the club to receive the infant population.

### Roads Fight for Rate Raise.

What may be regarded as the first Missouri railroads to seek an advance in both freight and passenger rates in this state began when representatives of the Missouri Southern Railway company appeared before the public service commission to be heard on the report of J. M. McShane, expert accountant, regarding the financial condition of the company, which was recently filed.

McShane reported that the capital investment of the company is \$727,745.32 and that for the six months ending December 31, 1912, the net profits on operations were \$39,226.95, which for the entire year would represent an earning of 10.73 per cent.

The capital stock is \$550,000 and there is an application on file with the commission to increase it to \$1,250,000. The company operates a "lumber system" extending from Leeper, Wayne county, on the main line of the Iron Mountain, to Bunker, in Reynolds county, having in all about 60 miles of road.

The commission several months ago refused to hear an application for increased rates on the ground that it was without authority to allow rates beyond the statutory limit, but the supreme court in a mandamus proceeding brought by the company held that the commission has the right to do so, and directed that the application be heard and determined.

A similar application is pending, filed by the Mississippi River & Bonne Terre railroad asking for an increase in rates.

### Protest of St. Louis County.

Sam D. Hodgdon of Webster Groves, who represents the county court of St. Louis county in the Berry grade crossing case, asked the public service commission to modify its recent order, which, if carried out, would, Hodgdon says, cost the county \$16,000. The commission recently made an order directing the St. Louis & San Francisco railroad to abolish the Berry road grade crossing by carrying the highway underneath its tracks by tunnel.

The estimated cost of this change, the commission found, would be about \$15,000. Its order imposed 60 per cent of this cost upon the railroad and 40 per cent upon the county. Hodgdon wants the order modified to provide that the railroad shall bear the expense of constructing the highway tunnel under its tracks, and that the county shall pay for the approaches to the crossing.

The pro rata of expenses then, he said, would be \$15,000 for the railroad and \$10,000 for the county.

### Water Concerns Protest.

Representatives of virtually all of the electric light and gas corporations, water companies and municipalities engaged in the light and water business in the state will attend the hearing before the state public service commission on the adoption of general order No. 20, recently promulgated by that body.

The order prescribes rules and regulations for the conduct of these utilities, and will go into effect Aug. 1. There will be a vigorous protest filed from the municipally-owned water plants on that feature of the order which requires water companies to own all meters and supply them to consumers free of charge.

### Sterilize the Inefficients.

Eugenics, sterilization and segregation are three remedies which Dr. Will P. Bradley, superintendent of the State Hospital for the Insane at Nevada, believes should be applied in this state to prevent the increase of the criminal and insane classes. Bradley advocated these things in a letter to Cornelius Roach, secretary of state. Insanity is on the increase in this state as well as other states and countries, Bradley says, but points out that formerly mental defectives were kept at home, while they are now sent to state hospitals. Bradley blames the strenuous lives led by most Americans for many cases of insanity.

### Inefficients Increase.

The figures from the state institutions show that instead of becoming better, Missouri is growing worse. In 1840 there was one convict for every 5,405 inhabitants, while in 1910 there was one convict for every 845 inhabitants in the state. In 1860 there was one mental defective to every 6,970 persons; in 1870 one to every 5,664; in 1880 one to every 3,083; in 1890, one to every 1,913; in 1900, one to every 1,111; in 1910, one to every 694.

### Saves Negro Slayer.

Gov. Major has commuted to life imprisonment the death sentence on George Bonnor, negro slayer of Albert Underwood, cashier of the Missouri Pacific freight office in Kansas City.

### Asks Election Law Revision.

Gov. Major announced that he will in a few days name a special commission to revise the general election and primary laws of the state and present suggestions along this line to the next general assembly.

### Lumber Companies Pay Fines.

The time allowed the lumber companies in which to pay their fines for violations of the anti-trust law is half up. The total sum due the state is \$358,000, of which \$100,500 has been paid into the state treasury.

### Coal Contract to St. Louis Firm.

Eleven bids were opened for the contract for supplying the penitentiary with coal for a year from November 1. The contract was awarded to the Western Coal and Mining company of St. Louis, at \$2.55.

Urges Capitol Flag-Breaking Day. John T. Fitzpatrick, commissioner of the bureau of labor statistics, suggested that flag-breaking exercises should be held to mark the completion of the steel work of the new state capitol.

Funny that the very fellow who begs a girl for a lock of her hair in the courtship days when he kisses it so fondly will wear like a trooper if he finds one of them in the butter after he is married.—Florida Times-Union.

### happenings of Interest

## MISSOURI

COLUMBIA.—Dr. J. W. Hudson, professor of philosophy at the University of Missouri, will leave the university this year to work for the National Peace association. He will receive \$5,000 a year and devote his time to lecturing.

JEFFERSON CITY.—A telegram to Gov. Major from Deputy Sheriff G. A. Gilbert of Cushing, Ok., leads to the belief that "Bossie" Francis, a negro, who has been sought for 13 years by the authorities of Johnson county for a criminal attack and murder, has been captured.

HANNIBAL.—Several members of state boards are busy at present with State Highway Commissioner Buffum on a campaign of the state for the adoption of the "mill tax" amendment to the constitution. This amendment will yield \$2,000,000 yearly for good roads.

JEFFERSON CITY.—The transactions and condition of the Missouri state treasury for July are: Balance on hand June 30, \$7,109,828.29; receipts during month, \$1,164,961.50; disbursements, \$7,102,579.91; balance, \$7,172,209.88.

MONTGOMERY CITY.—Saturday, Aug. 1, was celebrated here the old settlers' reunion. Many prominent state officials made addresses. A barbecue and old-fashioned picnic were among the attractions.

MONETT.—After winning a year's fight for deep wells and pure water, Hugh L. Moore, editor of the Monett Record, is ill with typhoid fever. He advocated deep wells to stop a typhoid epidemic.

WEBB CITY.—Robert Morrison, engineer at a mill north of town, was shocked nearly fatally when he came in contact with the feed power wires. A pulmotor was taken to the scene and Morrison was revived.

HANNIBAL.—Thomas Richard Mosely, the most nearly perfect baby in Hannibal, died at the age of 2 years. The child won the first prize when 14 months old, at a "Better Babies" contest conducted here.

CARTHAGE.—Numerous packs of wolves infesting the neighborhood of Stotts City, have killed so much live stock that plans are under way for a big hunt in the hope of exterminating most of the animals.

SEDALIA.—Louis Walker, 22 years old, probably was mortally wounded here by George Bohling, after a quarrel in a saloon. Bohling fled, but later was shot by the police and captured.

MENDON.—Mrs. Jesse Ashley of this city has asked the newspapers to help her find her brother, Gabriel Edward Thomas, 24 years old, who, when last heard from, was in Malta, Mont., preparing to go to Butte.

SEYMOUR.—Former Iowans who live in Webster county will hold their annual reunion July 21 on the James river, three miles north of here. The speakers will be E. G. Bennett, J. L. Harcourt and Miss Adah Lewis.

ALTON.—When the case of F. M. Douglas, charged with killing his farm hand, J. G. Burnette, near Thayer, in 1910, was called a continuance was granted to the next term of court.

MONETT.—Monett voted \$35,000 bonds and \$20,000 to be used to drill two deep wells. An epidemic of typhoid fever caused the special election. Autos were used to get out a full vote.

SEDALIA.—The 1914 school enumeration just completed shows 3,856 white school children in Sedalia, of whom 1,962 are males and 1,894 females. There are 418 negroes, of whom 202 are males and 216 females.

HANNIBAL.—The body of the man found floating in the Mississippi river near here has been identified as that of William Bellutes, the missing deck hand of the steamer Kookuk.

COLUMBIA.—Mrs. Mildred Glenn, 70 years old and blind, died at the home of her son as the result of a fall from a second-story window. She had become overheated and groped her way to the window.

SPRINGFIELD.—Club women of Springfield have decided to trail the stork in his visits to Springfield homes. They have arranged to visit every new baby.

HIGGINSVILLE.—James Frank Campbell, 86 years old, believed to be the oldest graduate of the University of Missouri, died here. Campbell was graduated in 1849. He was born in Huntsville, Ala.

FAYETTE.—Miss Laura Patterson, found dead at her home four miles of Fayette, was buried here. Coroner Smith said Miss Patterson struck her forehead on the concrete step of a well. Miss Patterson owned about 600 acres of land.

SPRINGFIELD.—Arvill Hickinbotham, 19 months old, was struck by Frisco passenger train No. 6 at Anacanda, Mo., and killed. Engineer J. O. Thiel tried to stop the train, but failed. The child's mother witnessed the tragedy.

ST. LOUIS.—Selbert G. Jones applied to Judge Walker of the supreme court for a stay of execution in the case of Harry Lay, convicted and sentenced to the penitentiary for seven years. Judge Walker will pass upon the application about Aug. 1.

NEW FRANKLIN.—Cleve Andrews, 23 years old, committed suicide by taking strychnine. Two years ago he fell from a bluff overlooking the Missouri river and received injuries from which he never recovered.

## Sweater-Coats for Outing Wear



JUST the most fashionable garment for mountain and seaside resorts, where mornings and evenings bring exhilarating breezes with a snappy chill in them, is the silk sweater-coat. These smart garments are selling freely at figures which rather take one's breath away. Twenty-five to thirty dollars each seems a high price for a sweater of any sort. But there is no difficulty in finding people who are quite willing to pay it. Once let fashionables, and their imitators, get used to unusual prices and there is not telling the length to which they will go.

Besides the sweaters and sweater coats of silk—there are others. Those of wool fiber, which look like silk, and as strong or stronger, are much lower in price, about half as high. Then there are splendid wool sweaters in many colors and varieties of design.

A sweater-coat and cap to match, like those shown in the picture, whatever the fabric they are made of, will

fortify their wearer against a chill. The cool air, dropping down from frosty mountain tops, and breezes that have traveled from the land of icebergs to that of seaside hotels, are the reasons for the existence of sweaters. They stand daily use, and manufacturers are endeavoring to make them attractive, and have, in fact, succeeded in doing some very beautiful knitting. It would not do to get too far away from simplicity, and it is in new ways of knitting that the best of new attractions lie.

The sweater for a little girl, shown here, could hardly be plainer. A closely knitted border and a pocket at each side are not purely decorative figures, but they afford all the details of ornamentation except the border of fancy knitting about the bottom.

On sweater coats for grownups there are collars in several styles which add much to their finish. But aside from this they are about the same as the model shown in the picture.

## Correct Dress for the Little Boy



WHEN the young princeling is dressed up in his best attire, for state occasions, such as birthday parties, Sunday school, or dress parade, he is garbed in white. And whether his lady mother has made his garments by her own hands or left that pleasant task to those who make a business of it, he looks like all his mates in the democracy of boyhood.

The little boy must be clothed in the summertime in washable fabrics. The difficult feat of teaching him to keep clean is a part of his education, exactly as essential as teaching him to read. For daily wear he romps in blouses and short pants made in washable colored fabrics, such as ginghams, linens, crash, madras and other strong weaves. Heavy linens and plaques and certain specially woven cotton fabrics in white are required for his dress occasions.

These fabrics are so inexpensive and the little suits are so easily made that it is no great task to make up his short-lived summer wardrobe. But manufacturers turn out quantities of clothes for children, well designed and well made, at a cost of production so low that it is hardly worth while to make them at home.

One of their best efforts is shown in the illustration given with this article. It is a suit of white pique with plain short pants and belted blouse. The blouse opens over a small "V"-shaped vest which allows a bit of decoration in the form of a spray of little flowers and leaves embroidered in white. The sailor collar is finished with scalloped edges with buttonhole stitch, instead of a hem. This is about all the decorating that one may expect to find in even the dressiest garb for the small boy.

In order that the blouse may set well a few boxplaits run from shoulder to hem. The loose belt, of the fabric, is slipped through narrow straps, also of the pique. The belt drops toward the front and may be fastened with a buckle or clasp fasteners or preferably buttons and buttonholes. The sleeves are rather full and short enough to escape the wrist.

Short white socks and low canvas pumps finish the toilet of the young gentleman, and he will not meet another better dressed than himself. He is outfitted in correct style whether he be the son of a millionaire or a duke or just an average man.

When a woman finds the obituary column too prosy, she can turn to "One hundred years ago today," and let her imagination work.

When a woman finds the obituary column too prosy, she can turn to "One hundred years ago today," and let her imagination work.

When a woman finds the obituary column too prosy, she can turn to "One hundred years ago today," and let her imagination work.

When a woman finds the obituary column too prosy, she can turn to "One hundred years ago today," and let her imagination work.

When a woman finds the obituary column too prosy, she can turn to "One hundred years ago today," and let her imagination work.

When a woman finds the obituary column too prosy, she can turn to "One hundred years ago today," and let her imagination work.

When a woman finds the obituary column too prosy, she can turn to "One hundred years ago today," and let her imagination work.

## Marketing the Eggs

### Farmers Can Obtain a High Price by Forming Co-operative Societies

By A. C. Webster, Asst. in Poultry Husbandry, College of Agriculture, University of Missouri

The Missouri farmer can save \$3,000,000 worth of eggs annually.

The old, careless methods of caring for poultry should go. Three things should be done for the most profitable results:

Produce fertile eggs during the summer.

Take proper care of the eggs on the farm.

Market as often as possible.

Marketing often, at least twice a week, is essential to obtain the best results.

The custom of the farmer is to

One of the best ways in which to bring about better prices is the organization of co-operative egg societies.

One of these societies may be formed by 20 or more farmers in a district, organizing, appointing officers and a manager, and selling their eggs through the society. By this means great improvement has almost invariably resulted. In Minnesota and Wisconsin several egg societies are in active operation. As a result the members in those states are realizing from 3 to 5 cents a dozen more for their eggs than they would get through the local trade. If this result was accomplished in Missouri it would mean the saving of over \$3,000,000.

The formation of co-operative egg societies is simple. A set of rules and a constitution should be drawn up in which the members agree to sell all their eggs not used at home through the society; to remove the male birds, after the breeding season, from the flock; to gather the eggs daily and store in a cool, dry place; to use no nest eggs except artificial ones of lime or china; to market at least twice a week in the summer months, and to sell only naturally clean, sound eggs of fair size and shape. A manager should be appointed whose duties consist in finding a good market to collect or receive the eggs, pack and ship, and pay out the money received to the members. Membership fees are



An infertile egg. This egg was two months old and had been kept at warm temperature.

gather all the immediately available products that may be sold. This is done each week or two. The wife brings out her basket of eggs from the hot kitchen or pantry or from some other place exposed to heat or dampness. A search under sheds or corn-crisbs brings to light stolen nests. These eggs, fresh or old and stale, clean or dirty, large or small, are all turned in and the country store merchant buys the lot. On the journey to the store the eggs are often exposed to the heat of the sun all the way.

Last summer 7 cents a dozen for eggs was a common price in some districts in this state. Some farmers in the same districts, who practiced business-like methods with their poultry, secured 17 cents. It is important to market good eggs. It is also important to get the highest market price for these eggs. With the present methods of marketing this is impossible.

The common practice is to sell to the local dealer. He buys the eggs and the farmer "takes it out in trade." The dealer feels obliged to take the eggs whether good, bad or indifferent, and pays the same price for all. This system is called "case-count" or "flat-rate" system of buying eggs discourages the production of good eggs. When bad eggs receive the same price as good eggs, no inducement is given to improve the quality. It is only by the introduction of the "loss-off" system that marketing conditions may be improved. Then a premium will be paid for good eggs, and eggs of poor quality will either be refused or taken at a lower price.

## USE OF TILE IN MISSOURI

Experiments Show That in the Northeast Part of the State It is a Paying Proposition.

There is no doubt that for the wet sloughs or sags found in the northeast Missouri region, the use of tile is a very paying proposition. On the level prairie where the water passes to the tile more slowly, it is necessary to lay the tile from four to six rods apart for satisfactory work, thus greatly increasing the cost. Where the land is very level and where the tile are properly put in, the tiling of this land will pay. On the prairie land that drains naturally, whether or not it will pay will depend upon the crops grown and the particular character of the land.

The profitable tiling of land in any case depends upon how much it needs drainage and the efficiency with which the tile work. Usually on land that grows fair crops without tile, on all except the wettest years, such as the case with most of the level prairie of northeast Missouri, the use of tile is delayed until the value of the land increases. As lands become higher in value, the rather poorly drained lands stands at a disadvantage and drainage becomes economical. Such is already the case on a great deal of this level prairie.

Where the land is very level and it is difficult to secure a proper fall, it is usually necessary to have the

Following is the result of the first year's experiment work on the improvements through use of pure-bred rams carried on at the college of agriculture of the University of Missouri: The average daily gain of lambs sired by the pure-bred ram was 6.6 per cent greater than that of the lambs sired by the inferior ram. A former had gained 2.54 pounds more at three months of age than the latter at four months. The lambs from the inferior ram required 88.78 pounds of grain per 100 pounds gain. The lambs from the pure-bred ram required only 52.81 pounds. Lambs sired by the pure-bred ram sold for \$7.35 per hundred pounds, while those sired by the scrub sire brought only \$4.50 per hundred pounds.

Slipping. There's no slipping up hill again, and no standing still when you've begun to slip down.

No Man Knows Another. No man can justly censure or condemn another, because indeed no man truly knows another.

A fresh egg. Notice how the albumen and yolk stand up.

low, usually being from 25 cents to \$1. Denmark, Ireland and Canada have had wonderful success with this form of marketing. In Ontario, Canada, after successful operation of these egg societies for four years the result has been that the merchants now buy on a quality basis, insuring a premium for good eggs. For some years the members of these egg societies have received from 5 to as high as 15 cents a dozen more than they would have received through the ordinary channels of trade.

The market is already waiting in the larger cities. In St. Louis, Kansas City and Chicago are many wholesale dealers, grocery houses, hotels, etc., willing to pay the highest market prices for high quality eggs. These people are willing to do their part. It is up to the farmer to do his.

grades established by means of an engineer's level. It is highly important that proper grades be established and that the tile be accurately laid. On land where there is considerable fall or where the lines of tile are short, the use of an instrument is usually unnecessary. The tile should be laid so as to fit together as tightly as possible and the bottom of the ditch should be so dressed that the tile can be laid evenly and to grade. It is also necessary that the outlet of the system be kept open and not allowed to become clogged with dirt or trash.

Either clay or concrete tile may be used. The red burned clay tile are the most common. If these are used, care should be taken that they are hard burned, not necessarily glazed, but dark red and hard. Those less well burned are softer and more apt to crumble after laying. Properly made concrete tile are less apt to crumble than the average clay tile, although well-burned clay tile rarely give any trouble from this cause. The idea that concrete is too impervious to water to make good drain tile is of no consequence, as the water does not pass into tile through the pores, but through the joints. This does not mean that they should be laid with wide joints, as this is highly undesirable because of the dirt that washes in. The closer the joints can be laid the better, as there is usually ample opportunity for water to enter after it once reaches the tile.

It is not advisable to use a smaller size than 4-inch tile in any case, 4 or 5-inch tile being the sizes commonly used for laterals, while the 6-inch tile are most commonly used for mains.

Forage crops sown in August, 1912, harvested in May, 1913, showed rye and vetch to be a very satisfactory mixture, but that rye and crimson clover were not satisfactory, due to the fact that crimson clover could not withstand the winter. Vetch alone stands such a winter as that of 1912-13, making an excellent growth and a very fine quality of early spring pasture. Vetch comes much earlier in the spring and stands later in the fall than the crimson clover, therefore seems better adapted for winter cover crops.

That Smell. Patience—You know, to remove rust from a knife plunge the blade into an onion and leave it for an hour. Patience—Yes, but you know there are things worse than rust.

One make one's own happiness by taking care of the happiness of others. Saint Pierre.

He that is rich need not live sparingly, and he that can live sparingly need not be rich.